19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 1 of 14 Case 2:18-cv-10896-NGE-DRG ECF No. 15-6 filed 09/06/18 PageID.113 Page 1 of 4

Exhibit F

19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 2 of 14 Case 2:18-cv-10896-NGE-DRG ECF No. 15-6 filed 09/06/18 PageID.114 Page 2 of 4

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

TIMOTHY DUGDALE,

Case No. 2:18-cv-10896

Plaintiff,

ν

Hon. Nancy G. Edmunds Magistrate Judge R. Steven Whalen

DITECH FINANCIAL LLC,

Defendant.

DECLARATION OF STEWART DERRICK

Pursuant to 28 U.S.C. § 1746, I hereby declare as follows:

- 1. I am a Corporate Litigation Representative for Ditech Financial LLC ("Ditech"), formerly known as Green Tree Servicing LLC, the servicer of Plaintiff Timothy Dugdale's first lien mortgage loan, and in that capacity, I am familiar with the books and records of Ditech, have personally examined the same, and make this Declaration on behalf of Ditech and, if sworn as a witness, could competently testify to the facts contained herein.
- 2. Ditech is a mortgage loan servicer, licensed under the Mortgage Brokers, Lenders, and Servicers Licensing Act, holding Michigan license number C1-3096.
- 3. The business records ("records") on which this declaration is based relate to the servicing of the mortgage loan. Said records were made at or near the time by, or from information transmitted by, a person with knowledge of the transactions and were kept in the course of Ditech's regularly conducted business activity.
- 4. According to the business records maintained by Ditech Financial LLC, formerly known as Green Tree Servicing LLC, Timothy Dugdale executed a Note

on August 17, 2005 for \$112,000.00 with Countrywide Home Loans, secured by a Mortgage Timothy Dugdale gave to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, securing real property at 20441 Olympia in Redford, Michigan.

- 5. Ditech, formerly known as Green Tree Servicing LLC, acquired the servicing rights for Timothy Dugdale's mortgage from Bank of America, N.A. effective September 1, 2011.
- 6. On May 18, 2015, Ditech sent a Notice of Default and Right to Cure to Timothy Dugdale after Dugdale failed to remit the monthly mortgage payments due beginning April 1, 2015.
- 7. Timothy Dugdale failed to cure the default, and Ditech initiated statutory foreclosure proceedings.
- 8. On September 29, 2016, Ditech purchased the property at 20441 Olympia in Redford, Michigan at Sheriff Sale for \$42,600.00.
- 9. At the time of the September 29, 2016 Sheriff's Sale, Timothy Dugdale's mortgage loan had an unpaid principal balance of \$94,190.08.
- 10. After applying the \$42,600.00 in proceeds from the Sheriff's Sale, Timothy Dugdale's loan had an unsecured deficiency balance of \$51,590.08 that remained owing under the terms of the Note.
- 11. As of the date of this declaration, Ditech has not received any payments from Timothy Dugdale to be applied towards the unsecured deficiency balance.
- 12. On December 12, 2016, Ditech conveyed its interest in the property at 20441 Olympia in Redford, Michigan, to Federal National Mortgage Association and recorded a Quit Claim Deed on December 15, 2016 in Liber 53419, Page 1322 of the Wayne County Register of Deeds.

19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 4 of 14 Case 2:18-cv-10896-NGE-DRG ECF No. 15-6 filed 09/06/18 PageID.116 Page 4 of 4

- 13. On March 16, 2017, Ditech was notified by its foreclosure counsel at Pezzetti, Vermetten & Popvits, P.C. that Timothy Dugdale delivered \$45,098.58 in funds to counsel in an effort to redeem the property.
- 14. Ditech returned the \$45,098.58 in funds via wire transfer to its foreclosure counsel at Pezzetti, Vermetten & Popvits, P.C. after Ditech determined that neither Ditech, nor the Federal National Mortgage Association, maintained an interest in the property.
- 15. Ditech is no longer in possession of the \$45.098.58, and its counsel at Pezzetti, Vermetten & Popvits, P.C. has confirmed that the funds were returned to Timothy Dugdale.
- 16. Ditech did not enter into a contractual relationship with Timothy Dugdale to accept redemption funds on behalf of itself or a third party, nor did Ditech authorize a third party to accept redemption funds on Ditech's behalf.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on the 6th day of September, 2018 in Henrico Virginia,

Stewart Derrick

(Printed Name)

(Signature)

19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 5 of 14 Case 2:18-cv-10896-NGE-DRG ECF No. 15-5 filed 09/06/18 PageID.105 Page 1 of 8

Exhibit E

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2816 OCT -7 PM 3: 42

Bernard J. Youngblood Wayne County Register of Deeds 2016380563 L: 53281 P: 487 16/07/2016 03:42 PR SHD Total Pages: 7

MICHIGAN REAL ESTATE TRANSFER TAX
Usyne County Tax Stamp #421580
10/97/2016
Receipt# 16-304049



Receipt# 16-304210 L: 53281 P: 487 State Tax: \$0.00 County Tax: \$47.30

Sheriff's Deed on Mortgage Sale

THIS DEED, made September 29, 2016, BETWEEN La Shana Cooper_____, Deputy Sheriff, in and for the County of Wayne in the State of Michigan, as Grantor, and Ditech Financial LLC (f/k/a Green Tree Servicing LLC) of 7360 S. Kyrene Road T-208. Tempe, Arizona 85283, as Grantee,

THAT WHEREAS, the party foreclosing this Mortgage has represented that it is either the owner of the indebtedness or of an interest in the indebtedness secured by the Mortgage or the servicing agent of the Mortgage.

AND WHEREAS Timothy Dugdale, a married man, and Bhavani Dugdale, his wife, of 20441 Olympia, Redford, Michigan 48240-1030, made a certain Mortgage to Countrywide Home Loans, Inc., which was recorded in the Office of the Register of Deeds, in and for the County of Wayne on August 4, 2006 in Liber 45098, on Page(s) 1224, et. seq., of Mortgages, with an Affidavit to Correct Legal Description of Mortgage recorded in Liber 53134, Page(s) 1210, et. seq., said Mortgage having been last assigned to Ditech Financial LLC (f/k/a Green Tree Servicing LLC), by Mortgage Assignment dated July 13, 2015, and recorded in the Office of the Register of Deeds, in and for the County of Wayne in the State of Michigan on July 13, 2015, in Liber 52352, Page(s) 221, et. seq., which said Mortgage contains a power of sale, which has become operative by reason of a default in the condition of said Mortgage,

AND WHEREAS, by virtue of said power of sale, and in accordance with the Statute (MCL 600.3201 et. seq.) and no proceedings at law having been instituted to recover the debts secured by said Mortgage or if having been instituted has been discontinued as required by the Statute, a Notice was published and posted in a conspicuous place upon the Property (as later defined), which Notice stated that the Property (as later defined), or some part of them encumbered by the Mortgage would be sold on September 29, 2016, inside the Jefferson entrance at the Coleman A. Young Municipal Center, that being the place for holding the Circuit Court and/or for conducting such foreclosure sales for the County of Wayne, that being the county in which the Property (as later defined) is situated,

AND WHEREAS, in accordance with said Notice, I did on September 29, 2016 at 11:00 a.m., of said day expose for sale, at Public Vendue, the Property (as later defined) and tenements, and on such sale did strike off and sell the said Property and tenements to Ditech Financial LLC (f/k/a Green Tree Servicing LLC) for the sum of FORTY-TWO THOUSAND SIX HUNDRED AND NO/100 DOLLARS (\$42,600.00), including interest from the date of the sale until the date of redemption, if any, at 6.375 percent, that being the highest bid therefor and Ditech Financial LLC (f/k/a Green Tree Servicing LLC) being the highest bidder, which said Property and tenements are described as follows:

LAND SITUATED IN THE TOWNSHIP OF REDFORD, COUNTY OF WAYNE, STATE OF MICHIGAN, DESCRIBED AS:

THE SOUTH 55 FEET OF THE EAST 132 FEET OF LOT 34 AND THE NORTH 10 FEET OF THE EAST 132 FEET OF LOT 35, B.H. WARKS URBAN GARDENS, AS RECORDED IN LIBER 65 ON PAGE 72 OF PLATS. WAYNE COUNTY RECORDS.

Upon information and belief the Property is more commonly known as 20441 Olympia. Redford, Michigan 48240-1030, and has a tax identification number of, which said address and tax identification number are provided for informational purposes only and if the legal description of said Property conflicts with the address and/or tax identification number above, the legal description shall control.

WAYNE COUNTY ONLY More Commonly Known as: 20441 Olympia, Redford, Michigan 48240-1030

WAYNE COUNTY ONLY Tax Identification Number: 82-79-001-02-0034-004

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2016360563 Page 2 of	of 7		
AND WHEREAS, t	that I, the Deputy Sheriff, by virtue of a	and in accordance with the Statute, and	
		d by this Deed do grant, convey, bargain	
		ssigns, FOREVER, all the said Property	
	-	interest which the said Mortgagor(s)	• •
		e of said Mortgage; or any time thereaft	
said Property and tenements a	and every part thereof to the said succe	essors and assigns forever, to their sole a	
as fully and absolutely as 1 La		, Deputy Sheriff aforesaid,	, under the authority granted
to me, might, could or ought t			
		, if the Property is sold at a foreclosure	
seq., the borrower will be held	I responsible to the person who buys t	he Property at the mortgage foreclosure	sale or the mortgage holder
for damaging the Property du			
IN WITNESS WHE	EREOF, I have hereunto set my hand a	and seal the day and year first above wr	itten.
	(1 rece	
	`	La Shana Cooper Deputy Sherili In And For The	
		Deputy Sheriff In And For The County Of Wayne	
STATE OF MICHIGAN)	CAMINY OF TEMPOR	
	ss		
COUNTY OF WAYNE)	i - Chann Cr	
On September 29, 201 Sheriff of said County, known he/she executed the same as h		lotary Public, came La Shana Co n and who executed the above conveya	Deputy
Hersite encourage and annual	Addition thee was and and and		j
		. A	<u> </u>
		Munau.	NOTARY PUBLIC - STATE OF MICHIGA!
		Notary Public,	COUNTY OF WAYNE
		For County, Mich	nigarily Commission Expires Oct. 9, 2020
		Acting in Wayne County, Michiga	Acting in the County of Wayne
		My Commission Expires:	RICHNA
	AFFIDAVIT OF	AUCTIONEER	IN A III A Pop
STATE OF MICHIGAN	į		
COUNTY OF WAYNE) ss		
	,		
La Shana Co	-	being duly sworn, deposes an	d says that he/she is Deputy
Sheriff of said County of Way	/ne. that he/she acted as Auctioneer, ar	nd made the sale as described in the an September 29, 2016, inside the Jefferson	nexed Deed pursuant to the
Young Municipal Center, that	t being the place of holding the Circuit C	Court and/or for conducting such sales fo	or the County of Wayne, and
was kent open for the space of	fone hour, that the highest bid for said !	Property and tenements for the sum of I	FORTY-TWOTHOUSAND
SIX HUNDRED AND NO/100	DOLLARS (\$42,600,00), made by Dite	ech Financial LLC (f/k/a Green Tree Ser	vicing LLC) and that the sale
was in all respects open and to	air, and did strike olf and sell the said l ed the said Property fairly, and in good	Property and tenements to Ditech Fina	incial LLC (I/Ma Green Tree
-			
date of sale, in which case, the	redemption period shall be six (6) mor	the Sheriff's Deed is recorded more tha nths from the date of recording of said S all be the later of thirty (30) says from	herill's Deed. If the Property
(15) days from the date the no	otice required by MCL 600.3241a(b) w	as posted and mailed.	
(13) way 0	,	DOV/	$^{\prime}$ \rightarrow
	Ċ	The start	
	_)
	•	Tamhana Conner	
			Page 3
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2016360563 Page 3 of 7

Sworn to and subscribed before me on September 29, 2016.

Notary Public,

County, Michigan Acting in Wayne County, Michigan

My Commission Expires:

ASanders NOTARY PUBLIC - STATE OF MICHIGAN COUNTY OF WAYNE

My Cammission Expires Oct. 9, 2020 Acting in the County of Wayne

STATE OF MICHIGAN COUNTY OF WAYNE

1 DO HEREBY CERTIFY that the within Sheriff's Deed will become operative and the Property must be redeemed by March 29, 2017, unless the Property is abandoned pursuant to MCL 600.3241a, in which case the redemption period shall be the later of thirty (30) days from the date of the sale or fifteen (15) days from the date the notice required by MCL 600.3241a(b) was posted and mailed. unless otherwise redeemed according to law, in such case made and provided.

If the Sheriff's Deed is recorded more than twenty (20) days after the date of sale, the Sheriff's Deed will become operative and the Property must be redeemed six (6) months from the date the Sheriff's Deed is recorded, unless the Property is abandoned pursuant to MCL 600.3241a, in which case the redemption period shall be the later of thirty (30) days from the date the Sheriff's Deed is recorded or fifteen (15) days from the date the notice required by MCL 600.3241a(b) was posted and mailed, onless otherwise redgemed according to law, in such case made and provided.

> Shana Cooner Deputy Sheriff

THIS INSTRUMENT IS EXEMPT FROM STATE TRANSFER TAX PURSUANT TO MCL 207.526(v).

Prepared in the Law Office of:

Gary D. Popovits, Esq. Brandt, Pezzetti, Vermetten & Popovits, P.C. 600 East Front Street, Suite 102, P.O. Box 5817 Traverse City, Michigan 49696-5817 (231) 929-3450

W Surge-Dutch DUGDALE, Turothy #08119044 Sheriff Liter w Deed wpd

Page 3

Document: DD SH 2016.360563

WAYNE,MI

116360563 Page 4 of 7 Timothy Dugdale	EVIDENCE OF SALE	
Branett Pazzetti, Vermetten & Popovits, P.C. 600 East Front		
Street Suits 102, P.O. Box 5817 Traverse City, Michigan 49898-5817 NOTICE OF FORECLOSURE THIS FIRM IS A	(Affidavit of Posting)	
DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT; ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT	STATE OF MICHICAN	
PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE	STATE OF MICHIGAN, ss.	
PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW. Notice under MCL 600.3278: Pursuent to MCL	COUNTY OF OAKLAND	
600.3278, if the property is sold at a foreclosure sale under MCL 600.3201 et. seq., the borrower will be hold responsible		
to the person who buys the property at the mortgage foreclosure sale or the mortgage holder for damaging the		
property during the redemption period, ATTENTION POTENTIAL PURCHASERS AT FORECLOSURE SALE: In	Brian Klerkx being duly sworn, deposes that on the 7th day of September, 2016 A.D., he/she posted a notice, a true copy of	
the case of resolution prior to or simultaneously with the aforementioned foreclosure sale, Ditech Financial LLC (thus	which is annexed hereto, in a conspicuous place upon the	
Green Tree Servicing LLC) may rescind this sale at any time prior to the end of the redemption period. In that event, your	premises described in said notice by attaching the same in a secure manner to 20441 Olympia, Redford, MI 48240-1030.	
damages, if any, shall be limited to the return of your bid		
amount tendered at the sale, plus interest. Default having occurred in the conditions of a Mortgage made by Timothy		
Dugdale, a married men, and Bhavani Dugdale, his wife, ("Montgagor") to Countrywide Home Leans, Inc., dated August		
17, 2005, and recorded in the Office of the Register of Deeds for the County of Wayne in the State of Michigan on August 4,		
2006, in Liber 45098, Page(s) 1224, st. seq., with an Affidavit	1	
to Correct Legal Description of Mortgage recorded in Liber 53134, Page(s) 1210, et. soq., said Mortgage being lest	Bia Kleuka	
assigned to Disch Financial LLC (th/s Green Tree Servicing LLC), ("Mortgagee"), by Mortgage Assignment dated July 13,	Polar Maria	
2015, and recorded in the Office of the Register of Deeds for the County of Wayne in the State of Michigan on July 13.	Rusu Meux	
2015, in Liber 52352, Page(s) 221, at. seq., on which Martgage there is claimed to be due as of the date of this	Subscribed and sworn before me on this 13th day of September 2016 A.D.	
Notice the sum of \$112,804.11, which amount may or may not be the entire indebtedness awad by Debtors to Mortgages	Supramou 2010/40.	
troother with interest at 8.375 percent per annum, NOVV		
THEREFORE, Notice is hereby given that the power of sale contained in said Martgage has become aperative and that	1	
pursuant to that power of sale and MCL 600.3201 at. seq., on September 29, 2016 at 11:00 a.m., inside the Jefferson	r , L 11.	
entrence at the Coloman A. Young Municipal Center, that being the piace for holding the Circuit Court and/or for		
conducting such foreclosure sales for the County of Wayne, there will be offered at public sale, the premises, or some part		
thereof, described in said Mortgage as follows, to-wit: LAND SITUATED IN THE TOWNSHIP OF REDFORD, COUNTY OF		
WAYNE, STATE OF MICHIGAN, DESCRIBED AS: THE SOUTH 55 FEET OF THE EAST 132 FEET OF LOT 34 AND	Notary Public Oakland County, Michigan. My commission expires: February 5, 2021. Acting in Oakland County.	
THE NORTH 10 FEET OF THE EAST 132 FEET OF LOT 35, B.H. WARKS URBAN GARDENS, AS RECORDED IN LIBER	Michigan.	
65 ON PAGE 72 OF PLATS, WAYNE COUNTY RECORDS.		
The redemption period shall be six (6) months unless the property is established to be ebandoned pursuant to MCL.		
600.3241s, in which case the redemption period share by the table of filtres (15)		
days from the date the notice required by MCL 500.3241s(b) was posted and mailed, or unless under MCL 600.3240(11),		
prior to the foreclosure sale the borrower follows the procedure set forth in that section to establish the presumption that the		
contents is used for Agricultural curposes, in which case the	CHECK IF Vecent	
redemption period shall be one (1) year from the date of the sale. Dated: August 30, 2018 By: Gary D. Popovits (PG3861).	☐ Multi-Unit ☐ Upper-Unit ☐ Lower-Unit	
Brandi, Pezzotti, Vermetten & Popovio, P.C., Adorneys to Modrages, 600 East Front Street, Suite 102, P.O. Box 5817,	Multi-Addr Unit 1 Unit 2 Unit A Unit 6	
Traverse City, Michigan 49698-6817; (231) 929-3450 Filo No.: 8120.0278	Condo Mobile/Manufactured Home No Dwelling	
(8-31)(9-21)		
	Attorney Office: GARY D POPOVITS - GARY D POPOVITS	
	Attorney File#: 8120.0278	
	Notice ID: 1288225	

8120.0278

Document: DD SH 2016.360563

WAYNE,MI

2016360563 Page 5 of 7 Timothy Dugdale

Brandt, Pezzetti, Vermetten & Popovits, P.C. 600 East Front Street Subs 102, P.O. 80x 5817 Traverse City, Michigan 49696-5817 NOTICE OF FORECLOSURE THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW. Notice under MCL 600.3278, if the property is sold at a foreclosure sale under MCL 600.3278, if the property is sold at a foreclosure sale under MCL 600.3278, if the property is property at the mortgage freeclosure sale or the mortgage holder for damaging the property during the redemption period. ATTENTION POTENTIAL PURCHASERS AT FORECLOSURE SALE: In the case of resolution prior to or simultaneously with the aforementioned foreclosure sale, Distach Financial LLC (fute Green Tree Servicing LLC) may rescind this sale at any time prior to the end of the rescind this sale at any time prior to the end of the redemption period. In that event, your damages, if any, shall be limited to the return your bid amount tendered at the sale, plus interest. Default having occurred in the conditions redemption period. In that event, your damages, if any, shall be limited to the return of your bid amount inducted at the sale, plus interest. Default having occurred in the conditions of a Mortgage made by Timothy Dugdale, a married man, and Bhavani Dugdale, his wife, ("Mortgagor") to Countrywide Home Leans, Inc., dated August 17, 2005, and recorded in the Office of the Register of Deeds for the Country of Wayne in the State of Michigan on August 4, 2006, in Liber 45098, Page(s) 1224, ct. seq., with an Affidavit to Correct Legal Description of Mortgage recorded in Liber 53134, Page(s) 1210, ct. seq., sald Mortgage being last assigned to Disoch Financial LC (*U/Le Green Tree Servicing LLC).

("Mortgagoe"), by Mortgage Assignment dated July 13, 2015, and recorded in the Office of the Register of Deeds for the County of Wayne in the State of Michigan on July 13, 2015, in Liber 52352, Page(s) 221, ct. seq., on which Mortgage there is chamed to be due as of the date of this Notice the sum of \$112,804.11, which amount may or may not be the entire Indebtedness owed by Debtors to Mortgage together with Interest at 5.375 percent per annum. NOW THEREFORE, Notice is hereby given that the power of sale constained in said Mortgage has become operative and that pursuant to that power of sale and MCL 600,3201 et. seq., on September 29, 2016 at 11:00 a.m., inside the Jefferson entrance at the Coleman A. Young Municipal Center, that being the place for holding the Circuit Court and/or for conducting such foredosure sales for the County of Wayne, there will be effered at public sale, the premises, or some pat thereof, described in said Mortgage as follows, to-wit: LAND SITUATED IN THE YOWNSHIP OF REDFORD.

AS: THE SOUTH 55 FEET OF THE EAST 132 FEET OF COT 35, B.H. WARKS URRAN GARDENS, AS RECORDED IN LIBER 65 ON PAGE 72 OF PLATS, WAYNE COUNTY OF WAYNE. STATE OF MICHIGAN, DESCRIBED AS: THE SOUTH 55 FEET OF THE EAST 132 FEET OF COT 35, B.H. WARKS URRAN GARDENS, AS RECORDED IN LIBER 65 ON PAGE 72 OF PLATS, WAYNE COUNTY OF WAYNE. ST

AFFIDAVIT OF PUBLICATION

(Affidavit of Publisher)

STATE OF MICHIGAN, 88. COUNTY OF OAKLAND

The undersigned, an employee of the publisher of Detroit Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Detroit Legal News a newspaper circulated in Wayne County on August 31, September 7, September 14, September 21, 2016 A.D.

Subscribed and swom before me on this 21st day of September 2016 A.D.

Notary Public Saint Clair County, Michigan. My commission expires: September 10, 2018 Acting in Oakland County, Michigan.

Kenzie

Attomey: GARY D POPOVITS - GARY D POPOVITS

AttorneyFile#: 8120.0278
Natice#: 1288225

8120.0278

Document: DD SH 2016.360563

WAYNE,MI

Page 5 of 7

Printed on 11/9/2016 4:36:42 PM

2016360563 Page 6 of 7

Affidavit of	Non-Militar	y Service

STATE OF MICHIGAN))ss COUNTY OF GRAND TRAVERSE)

NOW COMES GARY D. POPOVITS, of 600 East Front Street, Suite 102, Traverse City, Michigan 49696, who being first duly sworn, deposes and states as follows:

- 1. That he is the attorney for Ditech Financial LLC (f/k/a Green Tree Servicing LLC).
- To the best of your affiant's knowledge, information, and belief, and based upon our search of the database of the Department of Defense Manpower Data Center, that neither Timothy Dugdale, a married man, nor Bhavani Dugdale, his wife were in active military service within three (3) months prior to the date of sale of certain real property pursuant to sheriff's Deed on Mortgage Sale.

Further your Affiant sayeth not.

Dated: September 26, 2016

Subscribed and sworn to before me this 26th day of September, 2016.

GARY/D.VOPOVITS

Suzanne M. Ely, Notary Public For Kalkaska County, Michigan

Acting in Grand Traverse County, Michigan My Commission Expires: 11/27/2020

(Ditech / Dugdale)

Prepared in the Law Office Of: Gary D. Popovits, Esq., Brandt, Pezzetti, Vermetten & Popovits, P.C., 600 East Front Street, Suite 102, P.O. Box 5817, Traverse City, Michigan 49696-5817, (231) 929-3450.

N' Suzze Dutch DUGDALE. Tunothy #68119044 Allidavas Supp SD.wpJ

WAYNE,MI Document: DD SH 2016.360563 19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 12 of 14

Branch TTE USE 2:18 TW-10896-NGE-DRG ECF NO TITE STEED 114 Page 10.112 Page Serion 8d: KCAG

20163	60563	Page	7 of 7
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Purchaser's Affidavit of Redemption / Designee

STATE OF MICHIGAN)
)s
COUNTY OF GRAND TRAVERSE)

NOW COMES GARY D. POPOVITS, 600 East Front Street, Suite 102, Traverse City, Michigan 49696, on behalf of Ditech Financial LLC (f/k/a Green Tree Servicing LLC) who being first duly sworn, deposes and states as follows:

- 1. That Affiant is the attorney for Purchaser.
- Purchaser is the Grantee of a certain Sheriff's Deed to which this Affidavit is attached.
- The amount required to redeem the property referenced in the said Sheriff's Deed is \$42,600.00, together with a daily per diem of \$7.44.
- 4. If during the redemption period, the Purchaser pays taxes assessed against the property, amounts necessary to redeem senior liens from foreclosure, condominium assessments, homeowner association assessments, community association assessments, or insurance premiums, the amount required to redeem the property shall be the sum specified in paragraph 3, above, plus any amounts paid as specified in this paragraph, together with interest from the date of payment to the date of redemption, at an interest rate of 6.375% as specified in the Mortgage.
- 5. The property must be redeemed by March 29, 2017, unless the Sheriff's Deed is recorded more than twenty (20) days after the date of sale, in which case, the redemption period shall be six (6) months from the date Sheriff's Deed is recorded.
- If the property is abandoned pursuant to MCL 600.3241a, the redemption period shall be the later of thirty (30) days from the date of the sale or fifteen (15) days from the date the notice required by MCL 600.3241a(b) was posted and mailed.
- Brandt, Pezzetti, Vermetten & Popovits, P.C. (hereinafter the 'Designee'), whose address is 600 East Front Street, Suite 102, Traverse City, Michigan 49686, (231) 929-3450, is hereby appointed designee on behalf of the Purchaser.
- Designee will assist with calculating the redemption amount and will receive said redemption amount on behalf of the Purchaser.

9. The Designee's fee for calculating the redemption amount is \$100.00.

Further your Affiant sayeth not.

Dated: September 26, 2016

GARY D. POTOVITS

Subscribed and sworn to before me

this 26th day of September, 2016.

Suzanne M. Ely, Notary Public

For Kalkaska County, Michigan

Acting in Grand Traverse County, Michigan

My Commission Expires: 11/27/2020

(Ditech / Dugdale)

Prepared In the Law Office Of: Gary D. Popovits, Esq., Brandt, Pezzetti, Vermetten & Popovits, P.C., 600 East Front Street, Suite 102, P.O. Box 5817, Traverse City, Michigan 49696-5817, (231) 929-3450.

WAYNE,MI Document: DD SH 2016.360563

Exhibit G

19-10412-jlg Doc 4979 Filed 01/23/24 Entered 01/24/24 08:25:39 Main Document Pg 14 of 14 Case 2:18-cv-10896-NGE-DRG ECF No. 15-7 filed 09/06/18 PageID.118 Page 2 of 2

> L: 53419 P: 1322 QCD 2016426950 12/15/2016 11:36:37 AM Total Pages: 1 Bernard J. Youngblood, Register of Deeds - Wayne County, MI **ELECTRONICALLY RECORDED**

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The Grantor, Ditech Financial LLC (f/k/a Green Tree Servicing LLC), of 7360 S. Kyrene Road T-208, Tempe, Arizona 85283, CONVEYS AND QUIT CLAIMS to the Grantee, Federal National Mortgage Association (a/k/a Fannic Mae), of 3900 Wisconsin Avenue, N.W., Washington, D.C. 20016, the following described premises, to

LAND SITUATED IN THE TOWNSHIP OF REDFORD, COUNTY OF WAYNE, STATE OF MICHIGAN, DESCRIBED AS:

THE SOUTH 55 FEET OF THE EAST 132 FEET OF LOT 34 AND THE NORTH 10 FEET OF THE EAST 132 FEET OF LOT 35, B.H. WARKS URBAN GARDENS, AS RECORDED IN LIBER 65 ON PAGE 72 OF PLATS, WAYNE COUNTY RECORDS.

More Commonly Known As:

20441 Olympia, Redford, Michigan 48240-1030

Tax Parcel Number:

82-79-001-02-0034-004

Comm. Expires 04-14-2020

Notary ID 130619295

For the sum of ONE DOLLAR (\$1.00) and no other valuable consideration, subject to easements and building and use restrictions of record and the lien of taxes not yet due and payable.

A day of EXECUTED this DITECH FINANCIAL LLC (f/k/a Green Tree Servicing LLC) Tiffany Chambers By: Its: AVP STATE OF Lexas COUNTY OF Dallas was acknowledged before me a Notary Public on the 12 day of December, 2016, , its AVP for Ditech Financial LLC (f/k/a Green Tree Servicing LLC). BRIDGET TAYLOR Notary Public, State of Texas Notary Public,

This instrument is exempt from county transfer tax pursuant to MCL 207.505(a); and/or 12 U.S.C. 1723a(c) and MCL 207.505(h)(ii)

This instruction is exempt from state transfer tax pursuant to MCL 207.526(a) and/or 12 U.S.C. 1723a(c) and MCL 207.526(h)(ii).

Prepared by and when Recorded, Return To:

Gary D. Popovits, Esq. Brandt, Pezzetti, Vermetten & Popovits, P.C. 600 East Front Street, Suite 102, P.O. Box 5817 Traverse City, MI 49696-5817 (231) 929-3450

Send Subsequent Tax Bills To:

Tarrant

My Commission Expires: 4-14-2020

Acting in Dallas

County, _1

County,

Federal National Mortgage Association c/o Ditech Financial LLC 7360 S. Kyrene Road, T-208 Tempe, AZ 85283

(Ditech / Dugdale (8120.0278))